

Amendment No. 3

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u>    </u>	(Y/N)
ADOPTED AS AMENDED	<u>    </u>	(Y/N)
ADOPTED W/O OBJECTION	<u>    </u>	(Y/N)
FAILED TO ADOPT	<u>    </u>	(Y/N)
WITHDRAWN	<u>    </u>	(Y/N)
OTHER	<u>    </u>	

1 Committee/Subcommittee hearing PCB: Civil Justice Subcommittee  
 2 Representative Moraitis offered the following:

**Amendment (with directory and title amendments)**

Between lines 133 and 134, insert:

6 (11) INSURANCE.—In order to protect the safety, health,  
 7 and welfare of the people of the State of Florida and to ensure  
 8 consistency in the provision of insurance coverage to  
 9 condominiums and their unit owners, this subsection applies to  
 10 every residential condominium in the state, regardless of the  
 11 date of its declaration of condominium. It is the intent of the  
 12 Legislature to encourage lower or stable insurance premiums for  
 13 associations described in this subsection.

14 (g) A condominium unit owner's policy must conform to the  
 15 requirements of s. 627.714.

16 1. All reconstruction work after a property loss must be  
 17 undertaken by the association except as otherwise authorized in  
 18 this section. A unit owner may undertake reconstruction work on  
 19 portions of the unit with the prior written consent of the board  
 20 of administration. However, such work may be conditioned upon

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21 the approval of the repair methods, the qualifications of the  
22 proposed contractor, or the contract that is used for that  
23 purpose. A unit owner must obtain all required governmental  
24 permits and approvals before commencing reconstruction.

25 2. Unit owners are responsible for the cost of  
26 reconstruction of any portions of the condominium property for  
27 which the unit owner is required to carry property insurance, or  
28 for which the unit owner is responsible under subsection (j),  
29 and the cost of any such reconstruction work undertaken by the  
30 association is chargeable to the unit owner ~~and enforceable~~ as  
31 an assessment and may be collected in the manner provided for  
32 the collection of assessments pursuant to s. 718.116.

33 3. A multicondominium association may elect, by a majority  
34 vote of the collective members of the condominiums operated by  
35 the association, to operate the condominiums as a single  
36 condominium for purposes of insurance matters, including, but  
37 not limited to, the purchase of the property insurance required  
38 by this section and the apportionment of deductibles and damages  
39 in excess of coverage. The election to aggregate the treatment  
40 of insurance premiums, deductibles, and excess damages  
41 constitutes an amendment to the declaration of all condominiums  
42 operated by the association, and the costs of insurance must be  
43 stated in the association budget. The amendments must be  
44 recorded as required by s. 718.110.

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**D I R E C T O R Y A M E N D M E N T**

Remove line 130 and insert:

Section 2. Paragraph (g) of subsection (11), paragraph (c) of subsection (12), and paragraphs

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**T I T L E A M E N D M E N T**

Remove line 5 and insert:

718.111, F.S.; specifying reconstruction costs a unit owner is responsible for and the manner of collection if the association undertakes work the unit owner is responsible for; revising the requirement for physical